

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Dolores May
aka Gladys Dolores May, aka Dolores G. May, aka Delores May
Debtor(s)

Bankruptcy Case No.: 15-20648-CMB
Issued Per June 8, 2017 Proceeding
Chapter: 13
Docket No.: 85 – 75, 81, 82
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 30, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$633 as of June 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☒ F. Peoples Gas shall be paid monthly payments of \$111.52 beginning with the Trustee's June 2017 distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The Trustee's Certificate of Default to Dismiss at Docket No. 47 is Withdrawn per confirmation of this plan.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: June 15, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dolores May
 Debtor

Case No. 15-20648-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 30

Date Rcvd: Jun 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2017.

db +Dolores May, 341 McKee Road, North Versailles, PA 15137-2405
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14002469 Amerifirst Home Improvement Finance Co., c/o Alison B. Weinroth-Shaw, Esquire,
 Land Title Building, Suite 2226, Broad and Chestnut Streets, Philadelphia, PA 19110
 14002470 Ashro, 3650 Milwaukee Street, Madison, WI 53714-2399
 14045018 +Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 14002471 Brylane Home/Comenity Bank, Bankruptcy Department, P.O. Box 182125,
 Columbus, OH 43218-2125
 14045023 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 14002475 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
 14045021 +Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 14002476 Montgomery Ward, 3650 Milwaukee Street, Madison, WI 53714-2399
 14045019 +Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 14002478 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 14002477 +Nations Recovery Center, Inc./Jefferson, 6491 Peachtree Industrial Blvd.,
 Atlanta, GA 30360-2100
 14002479 +Nationstar Mortgage LLC, c/o Jennifer L. Frechie, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14068060 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 14045022 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 14002483 UPMC McKeesport, P.O. Box 382059, Pittsburgh, PA 15250-8059
 14002484 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
 14022912 +Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14002468 E-mail/Text: bnc@trustamerifirst.com Jun 16 2017 01:00:52
 Amerifirst Home Improvement Finance Co., 4405 South 96th Street, Omaha, NE 68127
 14002472 E-mail/Text: cio.bncmail@irs.gov Jun 16 2017 01:00:47 Department of the Treasury,
 Internal Revenue Service, Andover, MA 01810-9041
 14068861 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 16 2017 01:01:32 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14022909 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 16 2017 01:01:11
 Fire Department of N. Versailles, c/o Collection Service Center, 839 5th Avenue,
 New Kensington, PA 15068-6303
 14002480 E-mail/Text: blegal@phfa.org Jun 16 2017 01:01:09 Pennsylvania Housing Finance Agency-HEMA,
 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
 14057318 E-mail/Text: bnc-quantum@quantum3group.com Jun 16 2017 01:00:54
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14022910 +E-mail/PDF: gecsed@recoverycorp.com Jun 16 2017 00:57:06 Synchrony Bank/JC Penney,
 PO Box 965007, Orlando, FL 32896-5007
 14022911 +E-mail/PDF: gecsed@recoverycorp.com Jun 16 2017 00:57:24 Synchrony Bank/Walmart,
 PO Box 965024, Orlando, FL 32896-5024
 14022913 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 16 2017 01:01:21 WEBBANK/Fingerhut,
 6250 Ridgewood Drive, Saint Cloud, MN 56303-0820

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Nationstar Mortgage LLC
 cr* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933
 (address filed with court: AmeriFirst Home Improvement Finance, 4405 South 96th Street,
 Omaha, NE 68127)
 14002473* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 37004,
 Hartford, CT 06176-0004)
 14002474* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 14016252* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
 14002482 ##+Transworld Systems Inc., 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com,
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com
Jeffrey J. Sikirica on behalf of Debtor Dolores May jsikirica@bglaw-llp.com,
SikiricaLaw@consolidated.net;A.A.Farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com
Jeffrey J. Sikirica on behalf of Plaintiff Dolores May jsikirica@bglaw-llp.com,
SikiricaLaw@consolidated.net;A.A.Farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pakb@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10